

Information to identify the case:

Debtor 1	<u>Lawrence J. Moran III</u>	Social Security number or ITIN	xxx-xx-5632
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14460-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence J. Moran III

12/22/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lawrence J. Moran, III
Debtor

Case No. 18-14460-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 22, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db	+ Lawrence J. Moran, III, 136 Beacon Avenue, Paulsboro, NJ 08066-2233
aty	#+ Douglas McDonough, Frenkel Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
519581561	Flagstar Bank, FSB, as servicer, for Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639
519581562	+ Flagstar Bank, FSB, as servicer, for Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639, Flagstar Bank, FSB, as servicer for Lakeview Loan Servicing, LLC 48098-2639
517373250	+ Knuckles Komosinski & Manfro LLP, 565 Taxter Rd., Ste 590, Elmsford, NY 10523-2300
517373253	+ Midwest Recovery Systems, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 22 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcy@fult.com	Dec 22 2022 20:39:00	Fulton Bank of New Jersey, 533 Fellowship Road, Suite 250, Mt. Laurel, NJ 08054-3411
517373242	+ Email/Text: bky@americanprofit.net	Dec 22 2022 20:39:00	American Profit Recovery, 34505 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-3258
517373243	+ Email/Text: bky@americanprofit.net	Dec 22 2022 20:39:00	American Profit Recovery, 34405 West 12 Miles Road #333, Farmington Hills, MI 48331-5608
517373244	Email/Text: BKelectronicnotices@cenlar.com	Dec 22 2022 20:38:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08618
517373245	Email/Text: BKelectronicnotices@cenlar.com	Dec 22 2022 20:38:00	Cenlar, P.O. Box 77404, Trenton, NJ 08628
519473094	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 22 2022 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
519473093	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 22 2022 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
517373246	+ EDI: CCS.COM	Dec 23 2022 01:34:00	Credit Collections Services, Po Box 607, Norwood, MA 02062-0607
517373247	+ EDI: CCS.COM		

District/off: 0312-1

User: admin

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Date Rcvd: Dec 22, 2022

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		Dec 23 2022 01:34:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
517373248	+ Email/Text: bankruptcy@fult.com	Dec 22 2022 20:39:00	Fulton Bank Of New J, 100 Park Ave, Woodbury, NJ 08096-3513
519258904	Email/Text: SERVICINGMAILHUB@flagstar.com	Dec 22 2022 20:38:00	LAKEVIEW LOAN SERVICING, LLC, C/O Flagstar Bank Fsb, 5151 Corporate Drive, Troy, MI 48098-2639
519258905	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Dec 22 2022 20:38:00	LAKEVIEW LOAN SERVICING, LLC, C/O Flagstar Bank Fsb, 5151 Corporate Drive, Troy, MI 48098-2639, LAKEVIEW LOAN SERVICING, LLC, C/O Flagstar Bank Fsb 48098-2639
517373251	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 22 2022 20:38:00	Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd, MS 5-251, Coral Gables, FL 33146-1837
517531543	+ Email/Text: BKelectronicnotices@cenlar.com	Dec 22 2022 20:38:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517373252	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 22 2022 20:38:00	Lakeview Loan Servicing/CENLAR, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
517373254	+ Email/Text: EDI@CACIONLINE.NET	Dec 22 2022 20:38:00	Midwest Recovery Systems, Po Box 899, Florissant, MO 63032-0899
517373255	^ MEBN	Dec 22 2022 20:36:58	Waypoint Resource Grou, 301 Sundance Pkwy, Round Rock, TX 78681-8004

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517373249	##+	Knuckles Komosinski & Manfro LLP, 50 Tice Blvd, Ste 183, Woodcliff Lake, NJ 07677-7681

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Lakeview Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	

District/off: 0312-1

User: admin

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on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Douglas J. McDonough

on behalf of Creditor Lakeview Loan Servicing LLC dmcdonough@flwlaw.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

James D. Donnelly

on behalf of Creditor Fulton Bank of New Jersey james.d@donnlaw.com jim.donnlaw@gmail.com

Lee Abt

on behalf of Debtor Lawrence J. Moran III leeabt2@verizon.net, r40016@notify.bestcase.com

Marisa Myers Cohen

on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melissa S DiCerbo

on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10